Comments to examiner:

*This or alternative request enclosures should be used only in cases where the financial institution cannot provide electronic loan information in conformity with the **Interagency Loan Data Request**.*

ALERT Loan Data Request

The **(Enter the name of your Department)** utilizes a computer-based examination platform known as ALERT (Automated Loan Examination Review Tool) to facilitate the loan portfolio review activity of safety and soundness examinations. ALERT allows examiners to perform certain portions of the loan portfolio review from their offices and expedites other aspects of the examination. The product also includes tools that allow examiners to perform more analyses than are possible during the typical loan review process.

To use this software package, loan trial information will need to be provided to us in electronic form. In addition, please complete this form and return it with the requested information. The information requested should be as of the close of business **(Date)**, and forwarded for receipt by **(Date)**, to:

> *(Examiner Name)*
> *(Department)*
> *(Federal Reserve Bank of _____)*
> *(Street Address)*
> *(City, State Zip)*

Bank Name: _____   **Loan Data as of:** _____   Data File Name: _____

Person Completing Form/Point of Contact: _____

Phone Number: _____   Fax Number: _____

Please Provide:

Balance Sheet or Loan Application Reconcilement as of the loan data date.

Field Mapping List: Provide a listing of all fields included in the data file (e.g., Field 1=Loan Number; Field 2=Borrower Name). If the data file is in a fixed width format, provide the starting and ending position for each field.

Code Mapping Lists: If any fields contain codes, such as officer code, purpose code, collateral code, branch code, watch list ratings, etc., please provide a legend which relates the code with the correct value (e.g., 019=officer Jones, 415=finance residential construction, or 888=automobile). Submit in electronic form if available.

Additional Information:
How many records are in each data file: _____

Format of Data File (please check one):
☐ ASCII Tab Delimited (**preferred**)   ☐ Spreadsheet
☐ ASCII Fixed Width   ☐ Other (Specify: _____)

(Note: Please zip the file if this will facilitate copying to a single diskette.)

Method used to generate loan data file: ☐ report writer   ☐ custom export procedure

Does the data file include: ☐ All loan records tying back to GL?   ☐ Only a subset of loan records?
                                     ☐ Header record with field names?

Data Field Matching Form

*Please complete this form, to correlate your bank's internal loan data field names, to the requested loan data fields below. (**NOTE**: An automated report correlating this data may be submitted in lieu of this form.) If you are unable to provide a field, please indicate this with an "NA." The fields may be provided in any order in the data file. If the data is supplied in a format other than delimited ASCII, it is imperative that you include supplementary information detailing the format and record layout used; otherwise schedule delays and additional contacts will be likely.*

Bank Name: _____   Data File Name: _____

If more than one data file is being provided, indicate which loan records are included in this file:

Field #	Requested Loan Field *(Consult Enclosure C, Loan Field definitions, for more detailed descriptions of these requested fields.)*	Comparable Bank Field Name	For Fixed Width Format Files Only	
			Starting Position	Ending Position
	Information Related To Borrowers:			
1	Borrower City			
2	Borrower ID Number			
3	Borrower Income			
4	Borrower Name			
5	Borrower Short Name			
6	Borrower State			
7	Borrower Street Address			
8	Borrower Zip			
9	CIF Number			
10	County Code			
11	Group ID or Relationship Number			
12	Group or Relationship Name			
13	Insider			
14	Last Corporate/Borrower Resolution			
15	Last Financial Statement Date			
16	Loan Officer			
17	Out-of-Territory/Country Code			
18	SIC Code			
19	Social Security Number			
20	Tax ID Number			

Field #	Requested Loan Field *(Consult Enclosure C, Loan Field definitions, for more detailed descriptions of these requested fields.)*	Comparable Bank Field Name	For Fixed Width Format Files Only	
			Starting Position	Ending Position
	Information Related To Loans:			
21	Accrued Interest			
22	Amortizing/Non-amortizing status			
23	Branch ID			
24	Capitalized Interest			
25	Charged Off Amount			
26	Co-Maker/Joint Maker			
27	CRA Code			
28	Current Balance			
29	Number of Days Past Due			
30	Dealer Code			
31	Dealer Reserve Balance			
32	Escrow Balance			
33	Firm Commitment to Sell			
34	Guarantor/Endorser Name			
35	Index			
36	Interest Rate			
37	Interest Paid to Date			
38	Interest Rate Reset Interval			
39	Internal Rating			
40	Internal Rating Date			
41	Last Payment Date			
42	Last Renewal Date			
43	Late Charges			
44	Lending Division			
45	Lifetime Interest Rate Cap			
46	Maturity Date			
47	Mortgage Loan Type			
48	Next Payment Date			
49	Nonaccrual			
50	Note/Credit Facility Number			

Field #	Requested Loan Field *(Consult Enclosure C, Loan Field definitions, for more detailed descriptions of these requested fields.)*	Comparable Bank Field Name	For Fixed Width Format Files Only	
			Starting Position	Ending Position
51	Note/Credit Facility Type			
52	Number of Payments			
53	Number of Renewals/Extensions			
54	Original Balance			
55	Original Date			
56	Payment Amount			
57	Payment Frequency			
58	Periodic Interest Rate Cap			
59	Purpose of Loan			
60	Revolving Line of Credit (Y/N)			
61	Security Perfection Date			
62	Shared National Credit Indicator			
63	Source of Repayment			
64	Specific Reserve			
65	Times Past Due 30-59 Days			
66	Times Past Due 60-89 Days			
67	Times Past Due 90+ Days			
68	Total Commitment			
69	Troubled Debt Restructured Code			
70	Unfunded/Undisbursed Balance			
71	Variable Rate Code			
	Information Related To Collateral:			
72	Block Numbering Area or Census Tract			
73	Collateral Code			
74	Collateral Description			
75	Collateral Value			
76	Collateral Valuation/Appraisal Date			

Field #	Requested Loan Field (Consult Enclosure C, Loan Field definitions, for more detailed descriptions of these requested fields.)	Comparable Bank Field Name	For Fixed Width Format Files Only	
			Starting Position	Ending Position
77	Insurance Code/Flag			
78	Insurance Expiration Date			
79	Lien Status			
80	MSA Code			
81	Prior Lien Balance			
	Information Related To Participations:			
82	Participating Institution Code			
83	Participation Amount			
84	Participation Code			
85	Participation Sold Original Amount			

Data Field Definitions

Information Related To Borrowers:

1. **Borrower City**: The city where the borrower's home or head office is located.

2. **Borrower ID Number**: The unique ID number assigned to each borrower. This number is related to all notes/facilities owed directly by this borrower to the bank.

3. **Borrower Income**: If the borrower is a corporation, report the net income. For individuals and other entities, report the gross income.

4. **Borrower Name**: The borrower name provided should be the full legal name. However, if a bank's system uses an abbreviated name, that is also acceptable, provided that the name is always presented the same way.

5. **Borrower Short Name**: Abbreviated name assigned to each borrower.

6. **Borrower State**: The state where the borrower's home or head office is located.

7. **Borrower Street Address:** The street address where the borrower's home or head office is located.

8. **Borrower Zip**: The zip code where the borrower's home or head office is located.

9. **CIF Number**: Central Information File identifier. The number that links all loan, deposit, and other accounts to the borrower. This number may be the same as the Borrower ID Number.

10. **County Code**: The county where the borrower's home or head office is located.

11. **Group ID or Relationship Number**: The unique number used to identify a borrower's total banking relationship. Relationships may include but are not limited to guarantors, partners in joint ventures or partnerships, parent - subsidiary relationships, and direct family relationships. This field is designed to identify cross borrower credit risk.

12. **Group or Relationship Name**: The unique identifying name associating related borrowers. The group name is associated with a unique Group ID or Relationship number.

13. **Insider**: Indicate if the borrower is either an insider of the bank or a related interest of an insider of the bank. If possible, indicate the type of insider (e.g., director, executive officer, principle shareholder, nonexecutive officer, or employee).

14. **Last Corporate/Borrower Resolution Date**: Date of the last authorized borrowing resolution executed by the borrower (corporate, partnership, etc.).

15. **Last Financial Statement Date**: The date of the borrower's last financial statement.

16. **Loan Officer**: The institution code, description, or officer initials indicating the loan officer responsible for the borrower relationship.

17. **Out-of-Territory/Country Code**: Code that indicates if the borrower's address or Vail is outside of the institution's market area. Alternatively, this field can indicate that the loan is outside of the U.S.

18. **SIC Code**: The borrower's Standard Industrial Code (SIC) code (4 characters).

19. **Social Security Number**: Nine digit Social Security Number for individuals.

20. **Tax ID Number**: Federal Tax ID number issued to corporations and partnerships.

Information Related To Loans:

21. **Accrued Interest**: Total amount of interest accrued and unpaid on a note/credit facility.

22. **Amortizing/Non-amortizing**: Indicate if the note/credit facility is amortizing or nonamortizing.

23. **Branch ID**: Identify the branch Vail where note/credit facility was originated or is managed. Inform the examiner in charge if this identification number is part of the Note/Credit Facility Number.

24. **Capitalized Interest**: The amount of interest not paid at the previous maturity date and added to the renewed note/credit facility balance.

25. **Charged Off Amount**: Report the amount associated with the note/credit facility that has been charged off. If the note/credit facility balances reported elsewhere are not net of charge-offs, indicate this to the examiner.

26. **Co-Maker/Joint Maker**: Indicate the name of the co-maker(s) or joint makers(s) whose signature appears on the promissory note or loan agreement.

27. **CRA Code**: Institution code indicating CRA status or applicability.

28. **Current Balance**: The current outstanding principle balance of the note/credit facility.

29. **Number of Days Past Due**: If interest or principle is delinquent, indicate the number of days delinquent. If both are delinquent, indicate the larger of the two numbers.

30. **Dealer Code**: The code identifying loans accepted from auto, mobile home, or other sales agents.

31. **Dealer Reserve Balance**: The dealer reserve held in conjunction with the applicable account.

32. **Escrow Balance**: The amount currently held in escrow for payment to third parties, such as insurance and real estate taxes.

33. **Firm Commitment to Sell:** Loans which are held for delivery under the terms of a binding commitment.

34. **Guarantor/Endorser Name:** Name of the individual or entity that guarantees in part or in full a borrower's note(s).

35. **Index**: The specific underlying market index used to calculate the interest rate of an adjustable rate note/credit facility (e.g. Libor, Wall Street Prime, Cost Of Funds Index, One Year Treasury Bill, etc.).

36. **Interest Rate**: The interest rate currently applicable to the note/credit facility. If the interest rate is variable, indicate the current rate (e.g. 7.25, not P+1).

37. **Interest Paid to Date**: Amount of interest collected since origination or other institution defined time period.

38. **Interest Rate Reset Interval**: The time between periodic reset dates for variable or adjustable rate loans expressed in months.

39. **Internal Rating**: Numerical or character credit quality rating assigned to each note/credit facility by bank's internal loan review or equivalent function.

40. **Internal Rating Date**: Date the most recent internal rating was assigned to the loan.

41. **Last Payment Date**: Date the last payment was made.

42. **Last Renewal Date**: Date on which the legally binding note/credit facility was extended or renewed, even if principle reductions have been made.

43. **Late Charges**: Late charges that are currently due.

44. **Lending Division**: The division of the institution responsible for the underwriting and/or monitoring of the loan.

45. **Lifetime Interest Rate Cap**: The upper limit on the interest rate that can be charged over the life of the loan.

46. **Maturity Date**: The date on which the legally binding note/credit facility matures.

47. **Mortgage Loan Type**: For real estate loans, indicate if the note/credit facility is secured by a first lien on single family residential real estate.

48. **Next Payment Date**: Date the next scheduled payment is due.

49. **Nonaccrual**: Indicate if the note/credit facility is on nonaccrual status.

50. **Note/Credit Facility Number**: The number used by the bank to uniquely identify a note/credit facility.

51. **Note/Credit Facility Type**: The type of facility associated with the above facility number. A code can be used if a description for each code is provided (e.g., demand, commercial real estate, commercial or industrial, etc.). The code may correspond to the FFIEC Report of Condition.

52. **Number of Payments**: The number of payments specified in the loan agreement or note.

53. **Number of Renewals/Extensions**: The number of times the loan has been renewed or extended.

54. **Original Balance**: The amount of the note/credit facility that has been executed. If a note/credit facility has been renewed one or more times and the original amount is not available, provide the amount most recently executed. The bank should inform examiners which method was used.

55. **Original Date**: Date that your institution extended credit to the borrower. This is usually the date the loan agreement or similar instrument was signed and the transaction closed. In the case of a facility/note with multiple draws, this date indicates when the master note/credit facility was originated.

56. **Payment Amount**: Amount of regularly scheduled payments.

57. **Payment Frequency**: The frequency payments are due to the bank (i.e., monthly, quarterly, annually, etc.).

58. **Periodic Interest Rate Cap**: For variable or adjustable rate loans, the maximum percentage points that the rate may be changed over each reset interval.

59. **Purpose of Loan**: Description or code indicating the stated purpose of the loan proceeds (e.g., finance receivables, finance construction and mini perm, purchase equipment, etc.).

60. **Revolving Line of Credit Indicator (Y/N)**: Indicate if the loan is a revolving line of credit.

61. **Security Perfection Date**: The date that the last security interest, lien, or UCC-1 was perfected.

62. **Shared National Credit Indicator**: Indicate if the credit note/credit facility is reviewed under the Shared National Credit program.

63. **Source of Repayment**: The expected primary source of repayment (i.e., cash flow from operations, sale of collateral, conversion of receivables).

64. **Specific Reserve**: The amount of specific reserve for a loan which is not available to offset losses on any other loan.

65. **Times Past Due 30-59 Days**: Number of times the note/credit facility has been past due 30 - 59 days since the origination date.

66. **Times Past Due 60-89 Days**: Number of times the note/credit facility has been past due 60 - 89 days since the origination date.

67. **Times Past Due 90+ Days**: Number of times the note/credit facility has been past due 90 days or more since the origination date.

68. **Total Commitment**: The sum of the outstanding balance and the undisbursed amount legally available to be drawn upon.

69. **Troubled Debt Restructured Code**: Code indicating if the note/credit facility is considered to be troubled debt restructured.

70. **Unfunded/Undisbursed Balance**: The amount legally available under a note/credit facility that has not been disbursed.

71. **Variable Rate Code**: Code indicating adjustable, floating, or variable interest rate.

Information Related To Collateral:

72.   **Block Numbering Area or Census Tract**: Block Numbering Area or census tract where the collateral is located.

73.   **Collateral Code**: The code associated with a unique collateral type (e.g., commercial real estate, 1-4 family mortgages, UCC filings, marketable securities, etc.).

74.   **Collateral Description**: The narrative description of collateral or a description referencing a collateral code. The collateral code for each description must be included in a separate table.

75.   **Collateral Value**: The total value assigned to the collateral. If the bank has adjusted this value, examiners should be notified.

76.   **Collateral Valuation/Appraisal Date**: Date collateral was last appraised or valued.

77.   **Insurance Code/Flag**: The code indicating status of insurance covering collateral for a note/loan (i.e., code for if insurance is required, or the type required).

78.   **Insurance Expiration Date**: The date that the related insurance policy covering bank collateral expires.

79.   **Lien Status**: The priority lien held by this bank (e.g., 1st lien, 2nd lien, etc.).

80.   **Metropolitan Statistical Area**: The Metropolitan Statistical Area where the collateral is located.

81.   **Prior Lien Balance**: Dollar amount of liens with priority over this bank's lien.

Information Related To Participations:

82.   **Participating Institution Code**: Name or code indicating the institution participating in the credit. For participations purchased, show the lead bank. If the credit has co-lead institutions, please indicate this to examiners. For participations sold, indicate the bank to whom the participation was sold. If the credit is sold to multiple institutions, please indicate this to examiners.

83.   **Participation Amount**: The dollar amount of the loan sold to or purchased from another institution.

84.   **Participation Code**: A code indicating that the loan/note involves a participation purchased or sold. Please identify the purchased and sold code.

85.   **Participation Sold Original Amount**: The original amount of the loan participation sold.